





## BANKS.

THE NEW ORIENTAL BANK  
CORPORATION, LIMITED  
AUTHORIZED CAPITAL £2,000,000.  
PAID UP £500,000.  
HEAD OFFICE—40, THIENHUAH STREET,  
West End Office, 23, COCKFIELD STREET.  
BRANCHES IN INDIA, CHINA, JAPAN  
AND THE COLONIES.

THE BANK receives money on Deposit,  
Buy and sells Bills of Exchange, issues  
Letters of Credit, forwards Bills for Collection,  
and Transacts Banking and Agency Business  
generally on terms to be had on application.

Interest allowed on Deposits—  
Fixed for 12 months, 4 per Cent. per Annum.  
Fixed for 6 months, 3 per Cent. per Annum.  
Fixed for 3 months, 2 1/2 per Cent. per Annum.  
On Current Deposit Accounts 2 per Cent. per  
Annum on the daily balance.

E. W. RUTTER,  
Manager.

Hongkong, 19th August, 1891.

HONGKONG &amp; SHANGHAI BANKING CORPORATION.

PAID UP CAPITAL £10,000,000.  
RESERVE FUND £5,000,000.  
RESERVE LIABILITY OF PROPRIETORS £10,000,000.COURT OF DIRECTORS—  
J. S. MOORE, Esq., Chairman.  
C. S. MICHAELSEN, Esq., Deputy Chairman.  
T. M. Davies, Esq., Vice-Chairman.  
A. J. McDonald, Esq.,  
H. H. Morris, Esq.,  
Hon. J. J. Kewell, Esq.,  
K. L. Wood, Esq.  
CHIEF MANAGER—  
Hongkong, F. H. BOYCE, Esq.  
MANAGER—  
Shanghai, J. P. WADE GARDNER, Esq.  
LONDON BANKER—LONDON & COUNTY BANKING COMPANY, LIMITED.Hongkong—Interest Allowed—  
On Current Account at the rate of 2 per Cent.  
per Annum on the daily balance up to £200,000.  
On Fixed Deposits—  
For 6 months, 3 per Cent. per Annum.  
For 12 months, 3 1/2 per Cent. per Annum up to  
£200,000.  
For 12 months, 4 per Cent. per Annum on  
sums in excess of £200,000.HONGKONG—INTEREST CHARGED—  
6 1/2% on Advances with Share of full Margin,  
5% on Advances against Goods in Neutral Go-  
downs.1% on Current Account Overdrafts—  
1% on Advances against Goods in Private Go-  
downs.F. DE BOVIS,  
Chief Manager,  
Hongkong, 10th August, 1891.

HONGKONG SAVINGS BANK.

THE Business of the above Bank is conducted  
by the HONGKONG AND SHANGHAI BANKING CORPORATION. Rules  
and Regulations are published.INTEREST on deposits is allowed at 3 1/2  
per Cent. per annum.Depositors may transfer at their option bal-  
ances of £100 or more to the HONGKONG AND  
SHANGHAI BANK to be placed on FIXED  
DEPOSITS at 4 1/2 per Cent. per annum.For the HONGKONG AND SHANGHAI  
BANKING CORPORATION,  
F. DE BOVIS,  
Chief Manager,  
Hongkong, 12th August, 1891.1891  
THE NATIONAL BANK OF CHINA  
LIMITED.AUTHORIZED CAPITAL £21,000,000.  
SUBSCRIBED CAPITAL £2,500,000.

HEAD OFFICE—HONGKONG.

COURT OF DIRECTORS—  
D. GILBERT, Esq., CHOW TUNG SHANG, Esq.,  
CHARLES STEPHEN, Esq., WATSON, Esq.,  
G. J. H. MCKEEAN, Esq.,  
A. B. MCKEEAN, Acting Chief Manager.ADVISORY COMMITTEE IN LONDON—  
THOMAS CARMICHAEL, Esq., Messrs. Dent,  
Preston & Co.JOHN BUTTERY, Esq., Messrs. John Butter-  
& Co.C. B. STUART-WORTLEY, Esq., M. P. for Hallan-  
gton, G. W. PLATFAT, Manager.ADVISORY COMMITTEE SHANGHAI—  
Hsu Pao-Tung, Esq., CHIANG MING-SIANG, Esq.,  
Ma Kuei-Keng, Esq., Tung Kwei-Shung, Esq.

J. D. THOMSON, Manager, per tele.

THE HEAD OFFICE now receives money  
on deposit and makes advances on routes in  
Neutral Godowns, and upon other securities, on  
terms to be had on application.

Hongkong, 23rd August, 1891.

1891  
INSURANCESTHE CHINA FIRE INSURANCE  
COMPANY.The Underwriters are now prepared to  
GRANT POLICIES INSURANCE against  
FIRE at Current Rates.DOUGLAS LAPRAIK & Co.,  
Agents for the Phoenix Fire Office.

Hongkong, 17th August, 1891.

1891  
NOTICE.THE CHINA FIRE INSURANCE  
COMPANY.The Underwriters Agents for the above Com-  
pany, are prepared to ACCEPT RISKS

against FIRE at Current Rates.

NORTON & Co.,  
Agents.

Hongkong, 16th July, 1891.

1891  
THE CHINA FIRE INSURANCE  
COMPANY, LIMITED.

Established 1876.

HEAD OFFICE—Hongkong.

CAPITAL TWO MILLION DOLLARS.

PAID UP CAPITAL £3,400,000.

RESERVE FUND £745,000.

CLAIM PAID £4,000,000.

LOSS PAID £16,000.

RISKS accepted at CURRENT RATES OF  
PERCENTAGE.JAS. B. COUGHTRIE,  
Secretary.

Hongkong, 15th April, 1891.

1910  
THE CHINA FIRE INSURANCE COMPANY OF 1877  
IN HAMBURG.THE Underwriters having been appointed  
Agents for the above Company, are  
prepared to ACCEPT RISKS against FIRE  
at Current Rates.BEUTER, BRÜCKELMANN & Co.,  
Agents.

Hongkong, 1st July, 1891.

1218  
GENERAL LIFE AND FIRE  
ASSURANCE COMPANY IN  
LONDON.THE Underwriters having been appointed  
Agents for the above Company, are  
prepared to ACCEPT RISKS against FIRE  
and LIFE at Current Rates.BEUTER, BRÜCKELMANN & Co.,  
Agents.

Hongkong, 1st July, 1891.

1891  
LANSATANTIA INSURANCE  
COMPANY OF HAMBURG.The Underwriters, having been appointed  
Agents for the above Company, are prepared to  
ACCEPT RISKS against FIRE at Current  
Rates.SIEMSEN & Co.,  
Agents.

Hongkong, 16th November, 1891.

1891  
THE MAN ON INSURANCE COM-  
PANY, LIMITED.

HEAD OFFICE—HONGKONG.

CAPITAL (SUBSCRIBED) £1,000,000.

BALLET OF DIRECTORS—  
Lam Hui San, Esq.,  
Chan Li Choy, Esq.,  
Yau Chong-Peng, Esq.,  
Q. Hoi Chui, Esq.THE Company GRANTS POLICIES on  
MANUFACTURES to all parts of the World  
payable at any of the Agencies.Contributor Deficiencies are payable to all  
Contributors of Business, whether they are  
Shareholders or not.WOO LIN YUEN,  
Secretary.HEAD OFFICE—  
No. 2, Queen's Road, West,  
Hongkong, 14th March, 1891.

## VESSELS ON THE BERTH

FOR YOKOHAMA AND HIAGO.

THE Steamship

"CONNEMARA."

Captain Bouton will be despatched for the above  
Ports on or about TO-DAY, the 10th inst., at

noon.

For Freight or Passage, apply to

WING KEE & CO.,  
Agents.

Hongkong, 5th October, 1891.

1891  
FOR MANILA DIRECT.

THE German Steamship

"FALKENBURG."

Captain E. H. Fyrihs will be despatched as

above TO-DAY, the 10th inst., at Noon, in

as previously notified.

For Freight or Passage, apply to

WING KEE & CO.,  
Agents.

Hongkong, 5th October, 1891.

1891  
FOR HONGKONG.Captain E. H. Fyrihs will be despatched for the above  
Ports on or about TO-DAY, the 10th inst., at Noon.

For Freight or Passage, apply to

WING KEE & CO.,  
Agents.

Hongkong, 5th October, 1891.

1891  
FOR AMOY AND TAMSUI.

THE Company's Steamship

"HALLOONG."

Captain R. W. Read will be despatched for the above  
Ports TO-DAY, the 10th inst., at 5 P.M.

For Freight or Passage, apply to

SHIEN & CO.,  
Agents.

Hongkong, 5th October, 1891.

1891  
THE CHINA AND MANILA STEAM-  
SHIP COMPANY, LIMITED.THE CHINA AND MANILA STEAM-  
SHIP COMPANY.

"MANILA DIRECT."

Captain R. W. Read will be despatched for the above  
Ports TO-DAY, the 10th inst., at 5 P.M.

For Freight or Passage, apply to

SHIEN & CO.,  
Agents.

Hongkong, 5th October, 1891.

1891  
FOR MANILA VIA AMOY.

THE Company's Steamship

"EMERALDA."

Captain G. Taylor will be despatched for the above  
Ports TO-DAY, the 10th inst., at 5 P.M.

For Freight or Passage, apply to

SHIEN & CO.,  
Agents.

Hongkong, 5th October, 1891.

1891  
THE CHINA AND MANILA STEAM-  
SHIP COMPANY.THE CHINA AND MANILA STEAM-  
SHIP COMPANY.

"MANILA VIA AMOY."

Captain G. Taylor will be despatched for the above  
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For Freight or Passage, apply to

SHIEN & CO.,  
Agents.

Hongkong, 5th October, 1891.

1891  
THE CHINA AND MANILA STEAM-  
SHIP COMPANY.THE CHINA AND MANILA STEAM-  
SHIP COMPANY.

"HAITAN."

Captain S. Ashton will be despatched for the above  
Port TO-MORROW, the 11th inst., at Noon.

For Freight or Passage, apply to

SHIEN & CO.,  
Agents.

Hongkong, 5th October, 1891.

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Agents.

Hongkong, 5th October, 1891.

1891  
THE CHINA AND MANILA STEAM-  
SHIP COMPANY.THE CHINA AND MANILA STEAM-  
SHIP COMPANY.

LETTERS OF FIRE.  
BY COMPTON READE,  
AUTHOR OF "TAKE CARE WHOM YOU TRUST,"  
"UNDER WHICH KING?" "HARD  
LIES," &c.

[Now First Published.]

## CHAPTER XX.

## THE ICE BREAKERS.

For a second Charley Fitchburgh stood irresolute. He had carried the image of a girl he adored, his heart full of the kind and bold Equus, had passed beyond the stage of childhood, and in her pride of dumb indignation appeared evry such a woman.

On the other hand had acquired a thorough knowledge of these. John of Cracville's shrewd character under most circumstances would have been a match for Charley's. But Charley, if for an instant dashed, took her measure with a more skilful diagnosis. Her silence, her attitude, displayed the quality of resistance. "You're a good, good, faithful thing!" she said, kissing him gently, "and I ought to be very grateful to Providence for having given me a man I can look up to and respect."

She did not say love. Perhaps her kiss meant that.

"And when do you think you'll get tired of London?" he inquired, in a tone that might have been impudent.

"Not yet. Not for ever so long. I love London."

"Not Tom Tumper's set?"

"Well, no, but they aren't the total population, and I haven't seen half the stops yet, nor a quarter of the sights."

"Why not? It all world to me."

"And what would become of poor Tully?" He pinches at his mistress at Cracville."

"Oh, well, I'm very fond of Tully. Yes, very. But one can't sacrifice everything for a dog."

The landlady said we could occupy these rooms as long as we choose, and they are very comfortable."

"So they retired to rest—he, happier than he had ever been for many a day, she to dream of the sweet river Flond and Charley Fitchburgh, the Charley of ancient days, with the frank honest face, and not the London young man with a pair of wicked eyes, a false smile, and a sly look."

"The room was still. "Tully's gone," said Charley, "and I have no more to do but to sit and think."

"Dolly?"

"Yes, that was the name; I'd forgotten it—Dolly. Sweet innocence, as it appears on the stage!"

Alas, Lilia's what you have said if the wish of your heart had been granted, and you found the pleasure of your life in the smile of the children's faces when clustering around you—that the father and the husband had deserted you in all except outward appearance for some like Dolly!"

"I don't fancy he would have treated me so."

"Neither, depend upon it, did his wife."

"I hope, little girl, that's all," pleaded Lilia.

"Just what is in. They tell some old stories about him in the City."

"Indeed! Not money, surely?"

"That is one tale hanging on to him. The other appears to be the ridiculous riddling young person we met at Tom Tumper."

"Indeed! Dolly!"

"Miss Kate?"

"Dolly."

"Yes, that was the name; I'd forgotten it—Dolly. Sweet innocence, as it appears on the stage!"

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